

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Chad D. Nudd : Bankruptcy Case No. 22-10035-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *18th* day of *May, 2022*, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated *February 9, 2022*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$609.00**.

1. For the remainder of the Plan term, the periodic Plan payment is to be **\$654.00** as of **June 2022**. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

2. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):
Claimant: **PNC Bank**. Claim Number: **2**

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

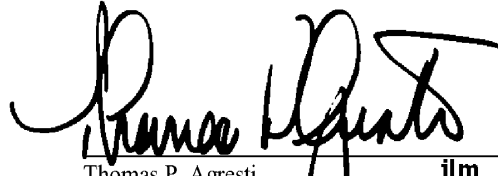
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti jlm
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk immediately

In re:
Chad D. Nudd
Debtor

Case No. 22-10035-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: May 18, 2022

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Chad D. Nudd, 1311 1/2 Sill Street, Warren, PA 16365-2011
15447580	+ Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
15447581	+ Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15447585	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15447584	+ City Of Warren, 318 W 3rd Ave, Warren, PA 16365-2388
15447587	+ Columbia Gas Of Pennsylvania, 501 Technology Drive, Canonsburg, PA 15317-7535
15447589	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15447591	+ Michelle Saver, 211 Cray Avenue, Sheffield, PA 16347-3105
15447595	+ PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15453557	+ PA Municipal Service, 336 Delaware Avenue, Oakmont, PA 15139-2138
15447596	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
15447599	+ Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15447597	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15447598	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15460317	+ Pennsylvania Electric Company 'Penelec', 101 Crawford's Corner Road, Building # 1 Suite 1-511, Holmdel, NJ 07733-1976
15447600	+ Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A, Oakmont, PA 15139-2138
15447604	Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
15447606	Warren Co Drs, 4th And Market Sts, Warren, PA 16365

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2022 23:33:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466741	Email/PDF: resurgentbknofications@resurgent.com	May 18 2022 23:33:54	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447582	Email/PDF: resurgentbknofications@resurgent.com	May 18 2022 23:33:50	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
15447583	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2022 23:33:53	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15447588	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 18 2022 23:36:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
15453549	Email/Text: JCAP_BNC_Notices@jcap.com	May 18 2022 23:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud, MN 56302
15449301	Email/PDF: resurgentbknofications@resurgent.com	May 18 2022 23:33:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447590	+ Email/PDF: resurgentbknofications@resurgent.com	May 18 2022 23:33:39	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15447592	+ Email/PDF: cbp@onemainfinancial.com	May 18 2022 23:33:42	One Main, PO Box 183172, Columbus, OH

District/off: 0315-1

User: auto

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Total Noticed: 38

			43218-3172
15447593	+ Email/PDF: cbp@onemainfinancial.com	May 18 2022 23:33:36	Onemain, Po Box 1010, Evansville, IN 47706-1010
15447855	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2022 23:33:50	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447594	+ Email/Text: csc.bankruptcy@amwater.com	May 18 2022 23:36:00	PA American Water, PO Box 578, Alton, IL 62002-0578
15459971	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:35:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg OH 45342
15447601	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2022 23:35:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15461206	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 18 2022 23:36:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15447602	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	May 18 2022 23:36:00	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
15453565	+ Email/PDF: resurgentbknofications@resurgent.com	May 18 2022 23:44:08	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
15447603	+ Email/Text: bankruptcy@sccompanies.com	May 18 2022 23:36:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15447605	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 18 2022 23:35:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
15453568	+ Email/PDF: ebn_ais@aisinfo.com	May 18 2022 23:33:38	Verizon, by American InfoSource LP as agent, O Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15453540	*+	Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
15453541	*+	Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15453545	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15447586	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15453546	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15453542	*	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
15453543	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15453544	*+	City Of Warren, 318 W 3rd Ave, Warren, PA 16365-2388
15453547	*+	Columbia Gas Of Pennsylvania, 501 Technology Drive, Canonsburg, PA 15317-7535
15453548	*+	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
15453550	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15453551	*+	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15453552	*+	Michelle Saver, 211 Cray Avenue, Sheffield, PA 16347-3105
15453553	*+	One Main, PO Box 183172, Columbus, OH 43218-3172
15453554	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15453555	*+	PA American Water, PO Box 578, Alton, IL 62002-0578
15453556	*+	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15453558	*+	PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
15453563	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15453559	*	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15453560	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15453561	*+	Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688

District/off: 0315-1

User: auto

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15453562	*+	Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A, Oakmont, PA 15139-2138
15453564	*+	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
15453566	*+	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15453567	*	Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
15453569	*+	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
15453570	*	Warren Co Drs, 4th And Market Sts, Warren, PA 16365

TOTAL: 1 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Chad D. Nudd ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4